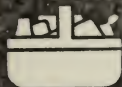


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CONSUMER TIPS > >

Beginner's steps, suggested by the Bureau of
Home Economics and Consumers' Counsel Division.

1. On a sheet of paper, at the top of the page, write down what your next week's (or month's) income will be.
2. Under this amount, write down a plan for spending it, for food, rent, transportation, etc., and for saving.
3. Add up the amounts you plan to spend and save. If they total more than (1), decide how you will cut down.
4. During the week, jot down all the amounts you actually spend. At the end of the week, add them up, in groups; that is, the total for food, for clothes, etc.

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5. Compare the totals in (4) with the totals in (2), and see how closely your actual expenses match the plans you had for spending and saving at the beginning of the week.
6. Try out the same plan for several weeks, week by week.
7. Now see if you can make a spending and saving plan for a longer period ahead, say, for 10 weeks or 3 months in advance.
8. Apply the same method, as above, listing the amount of income you expect to have each week (or each month), then your spending and saving plans, then your actual expenditures.
9. Two reasons for putting "Savings" at the head of every spending plan: (a) Many big family expenses do not fall due each week, so you must save to meet them when they are due; (b) our Government wants us to spend less and save more so we can buy more and more Defense stamps and bonds.

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